Liberty HealthShare March 2020 Newsletter







COVID-19: AN UPDATE TO OUR MEMBERS

We have taken steps to protect our staff and ensure that we can continue to serve our members...

READ NOW



HEALTHSHARE RX IS READY TO HELP LIBERTY MEMBERS

Our pharmacists are ensuring members' prescriptions are filled and mailed without any disruption...

READ NOW



EAT HEALTHY ON A BUDGET!

Take the time to make informed food choices and learn how to create healthier habits on a budget...

READ NOW



COMPARE, SHOP AND SAVE ON HEALTHCARE COSTS

Members can save thousands of dollars in healthcare costs by searching for a doctor, service or...

READ NOW



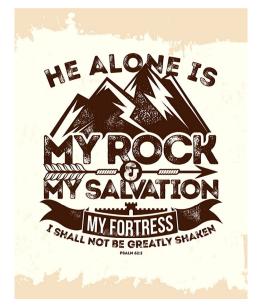
HEALTH AND WELLNESS AT LIBERTY HEALTHSHARE

Kayla, a STNA, is part of our Health and Wellness department and she helps our HealthTrac members...

READ NOW



\$1,725,737 CARRIED OVER FOR USE IN THE FIRST 10 DAYS OF March, before member shares are received.





IN TIMES OF UNCERTAINTY



READ NOW



OUR ROCK AND OUR SALVATION

When times of great challenge face us, we begin to evaluate things that matter most...

READ NOW



HEALTHTRAC GRADUATES

Congratulations to these HealthTrac members who graduated during the month of February...

READ NOW

As COVID-19 impacts our nation, we are asking members to follow the guidelines below:

Member Services

If you need member services support at this time, we encourage you to use ShareBox or email as the primary means to communicate. We promise to ensure your inquiry is addressed, but it may take a little longer due to our temporary safety measures aimed to protect our employees.

Prenote

If your provider prescribes a non-urgent treatment, testing, procedure or surgery, please send us a Prenotification request form found in your ShareBox. Urgent pre-notifications should be called into our pre-note department at 855-585-4237.

ShareBox

The latest information regarding any sharing questions can be found via your personal ShareBox.

Member Payments

All monthly shares should be sent via ShareBox. At this time, please do not come to our offices to submit your monthly share; instead, mail your monthly share to the following address: **Payee:** Gospel Light DBA Liberty HealthShare **Payment Address:** PO Box 771972, Detroit, Michigan 48277-1972.

Keep Your Member Information Up-To-Date:

It's important to keep your membership information, such as your address and contact information, up-to-date in your ShareBox. This can help improve sharing times for you and all of our members.

How To Update Your Information In ShareBox:

Log into your <u>ShareBox</u>. On the left-hand side click on "MEMBERSHIP," and review your email, phone, and address to ensure they are correct. You can also make program changes, update your sharing name, or update your share funding.

Enrollment Anniversary:

On the anniversary of your enrollment date, you will be charged a \$75 renewal fee in addition to your suggested monthly share amount.

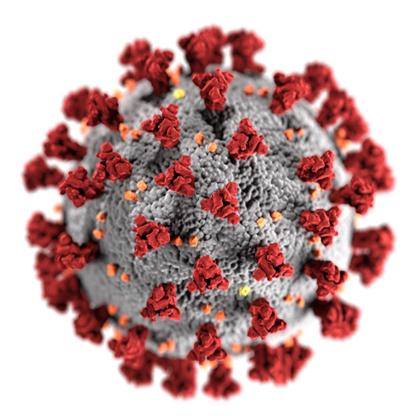
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Liberty HealthShare 4845 Fulton Dr. NW, Canton, OH 44718 855-585-4237



Responding to COVID-19

March 17th, 2020



The CDC is responding to an outbreak of respiratory disease caused by a new coronavirus that was first detected in China and which has now been detected in more than 100 locations internationally, including in the United States. The virus has been named SARS-CoV-2 and the disease it causes has been named coronavirus disease 2019, abbreviated COVID-19. It is important that everyone take measures to stay healthy and remain current on the status of the virus.

There are many outlets reporting on COVID-19, however, you can trust the CDC and it should be the main source to consult for the most accurate and reliable information. The CDC also provides a <u>State & Territorial Health Department directory</u>, where you can find your own state department of health website and check for news on how the virus is affecting areas near you.

Our focus is the well-being of our members, and our thoughts and prayers are with those who have been impacted by this virus.

As COVID-19 continues to impact our nation, we would like to share important direction that Liberty HealthShare has received from our Governor, Mike DeWine to implement throughout Ohio, where Liberty's corporate offices are located.

Please rest assured, that Liberty HealthShare remains committed to serving our members the best we can while helping to protect our employees and their families.

For the health and well-being of Liberty HealthShare employees, some of our staff is temporarily working remotely. Please know that we have been planning for this order from Governor DeWine and we will continue to facilitate the sharing of our members' eligible medical expenses. Our CEO, Board of Directors, leaders and staff remain dedicated to our mission and serving our members. This has not changed.

As some of our staff will be working remotely, we are asking those of you who do not have immediate needs or have general questions about expenses, to please use the channels below before calling or emailing us:

- Prenote If your provider prescribes a non-urgent treatment, testing, procedure or surgery, please send us a Prenotification request form that can be found in your ShareBox. Urgent pre-notifications should be called into our pre-note department at 855-585-4237.
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If you do call us and we are unable to take your call, please leave a voicemail for the appropriate department. We will return your call as soon as we are able to.

To help protect you, your family and our healthsharing community, below is helpful information to guide you during this time:

- If you are experiencing symptoms and your doctor recommends you be tested for COVID-19, the cost of the COVID-19 test will be shareable through your Liberty HealthShare membership.
- There is, at present, no vaccine for COVID-19. Should one become available it will be shareable via your Liberty HealthShare membership.
- Eligible medical expenses related to the testing and treatment of COVID-19 can be shared according to our guidelines and your program level, including testing, labs, emergency room, hospital, etc.
- Remember to practice regular hand washing and avoid close contact or sharing personal items.
- Refrain from touching your eyes, nose and mouth. Also, cover your mouth and nose when sneezing or coughing.
- Clean and disinfect frequently-touched objects and surfaces using a regular household cleaning spray or wipe.
- If you begin feeling ill, be mindful that the symptoms for COVID-19 are fever, cough, and shortness of breath, which may appear 2-14 days after exposure.
- If you think you have been exposed to COVID-19, please contact your healthcare provider immediately and don't prolong treatment.

If you have concerns or questions about COVID-19, reach out to your local healthcare provider. For updated information on COVID-19, you can check the <u>Centers for Disease</u> <u>Control</u>'s official site. For the latest updates from Liberty HealthShare, visit <u>https://libertyhealthshare.org/covid-19</u>.

HealthShareRx is ready to help with your prescriptions

March 20th, 2020

Here at HealthShareRx, we put the health of our employees, customers and loved ones above all. We are open and are conducting business as usual to make sure our members and their prescriptions are taken care of.



We have a dedicated staff of pharmacists that will make sure members' prescriptions are filled and mailed without any disruption, including hard-to-find over-the-counter medications that many stores are out of. We have spoken with our suppliers and have been informed that there will not be disruptions in the supply chain; we will continue to have products in stock and ready for our members.

With many members protecting their health and the health of others, our home delivery program has never been more necessary and popular. Not only are we saving members money, but we are able to get our members' medications delivered safely in only a few days. You can have the peace-of-mind knowing you don't have to leave your home and can count on our inventory being available for you.

In addition to our efforts to keep prescriptions filled, we have also identified that many people are suffering from influenza A. We have made a special purchase of oseltamivir (generic Tamiflu) and made it available to our members for only \$20, which typically retails for \$60-\$90.

As always, our pharmacy coaches are here to answer your questions.

Eat healthy for National Nutrition Month!

March 17th, 2020



<u>The Academy of Nutrition and Dietetics celebrates nutrition every March as a part of their annual National</u> <u>Nutrition Month campaign</u>. In March, Liberty HealthShare invites you to focus on the importance of making informed food choices while developing good eating and physical activity habits.

A large influence on the way many people shop is the affordability of groceries and produce available to them. Your grocery budget can be a big slice of your monthly expenses, especially if you have a larger family. It is important to remember that nutrition is a key to healthy living and should be considered when purchasing food. With National Nutrition Month in mind, we want share with you tips to cut down your grocery bill, without cutting out the good stuff!

• Plan out your weekly meals

Getting the most nutritious food within your budget starts with some extra planning before you visit your local supermarket. Ditch dining out and start cooking at home, if you aren't already, because making meals at home can be quick, easy and less expensive if you prepare beforehand! Deciding on meals and snacks before you shop will save you both time and money.

Take inventory of what you have in your freezer, fridge, and pantry, then do an online search to find recipes to include what you already have. Websites like <u>Yummly</u> can be used as a helpful cooking tool, where you can customize recipes to your personal tastes, nutritional needs, skill level, and more. Before heading to the grocery store, make a list of what you need, as this will help you feel more organized and in control while you save time shopping. If you find yourself often putting unnecessary items in your cart, try ordering your groceries online and picking them up – this way you only buy what you need. Many retailers, including Walmart and Target, offer free pick-up options, so check your local stores to see if this option is available in your area.

• Determine where to shop and shop in-season!

Check your local newspaper and store ads for sales and coupons, especially for more costly items like meat and seafood. When you are at the store, get in the habit of comparing the price of different brands and sizes to see which has a lower unit price. Another way to save is buying fresh fruits and vegetables that are in-season because they are easier to get and more budget-friendly. Buy small amounts at a time to avoid having to throw away spoiled produce, and consider low-sodium canned produce as it is also a good option that lasts.

• Decide how much to make or buy

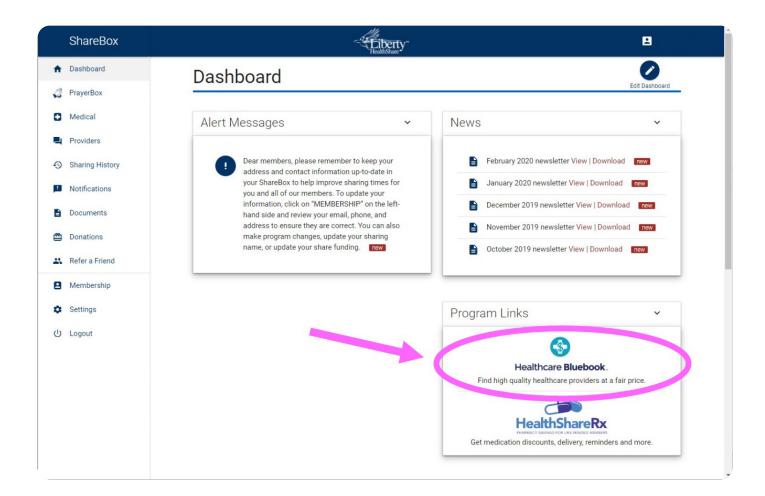
Making a large batch by doubling a recipe will save time in the kitchen later on. The extra portions you make can be used for lunches or meals later in the week, and frozen leftovers can be stored in individual containers for future use. Plus, purchasing ingredients in bulk is almost always cheaper.

Also, you can reduce your monthly meal budget but cutting down on convenience snacks, as individually-packaged items are usually cost killers – even the healthy ones. Consider prepping your own snacks for the week by purchasing large tubs of low-fat yogurt or cottage cheese and dividing them into smaller containers. You can make yummy, kid-friendly snacks like trail mix by combining unsalted nuts, dried fruit, and whole-grain pretzels or cereal and storing small portions in airtight containers. You can find more easy snack recipes for your kiddos <u>here</u>.

Mastering your grocery shopping plan doesn't have to be frustrating or feel like a ton of work. You can stick to your budget with preparation and being mindful of what you are buying and where you are shopping. Each shopping trip is a chance to build your budgeting skills and better habits! Being a wise shopper and conscientious of your food budget can you help stay healthy and free up some extra dollars to be used elsewhere.

Healthcare Bluebook helps you save money

March 17th, 2020



We'd like to remind our members that included in your Liberty HealthShare membership is access to Healthcare Bluebook. Healthcare Bluebook is a tremendous tool to help you navigate to the best healthcare, providing transparency and offering the opportunity for substantial savings through comparison shopping. The savings resulting from utilizing this tool can sometimes be in the thousands for a single procedure! Members can access Healthcare Bluebook from within their ShareBox. Once you click on the Healthcare Bluebook link, it will take you to a page where you can search by procedure, doctor, or hospital, giving each a cost ranking to help consumers determine pricing. In addition to pricing, location and contact information also are available for each facility, and facilities can be sorted by cost ranking, name, or location.

The Healthcare Bluebook app is also available on Google Play and the App Store.

Healthcare Bluebook is just one way Liberty HealthShare is helping our members save money and exercise their freedom to make their own healthcare decisions. More information is available through the Healthcare Bluebook link in <u>ShareBox</u>, or by calling Liberty HealthShare member services at 855-585-4237.

Employee spotlight: Kayla P.

March 17th, 2020

For our March employee spotlight, we would like to introduce you to Kayla.

Kayla, a STNA, is part of our Health and Wellness department, and has been with Liberty HealthShare for about a year and a half. In our Health and Wellness department, Kayla works with HealthTrac participants, including members and coaches. She helps explain the program to new members, and makes sure that they are credited accordingly when they graduate. Kayla also helps out in the intake and prenotification departments when needed.



Kayla took a few moments to answer some questions and help us get to know her a little better. Here's what she had to say.

What is your favorite thing about being a part of the Health and Wellness team at LHS?

Hearing people's stories on how coaching has changed their lives. To hear people say what working with HealthTrac coaches gave them – there's just so many stories. To see that we're actually helping people, to see people meeting goals they never thought they'd meet.

What motivates you to wake up and go to work?

My managers and co-workers are great to work with. Managers listen to you - it's a great company.

What are three phrases you would use to describe LHS?

It's a really wonderful company to work for, very spiritual. People here are one-of-a-kind; everyone's friendly. Very heart-warming.

What's your favorite scripture or quote?

One day at a time – you can't worry about tomorrow if you can't fix today.

What made you want to work at Liberty HealthShare?

I love working with people.

How do you help people on their health and wellness journeys?

Some people are maybe 55 years old and have weighed the same for 25 years, so they don't understand why they're on HealthTrac. I try to talk to people and help make them comfortable. Just simple little things, little conversations – I think that helps a lot.

Who inspires you?

My great-grandparents raised me. Ever since I was 15, I had a job. I had to work for what I wanted. But they always told me, don't work at a job that makes you miserable, because you'll go home and be miserable. They raised me to work for what I want and be the best person I can. My great-grandpa worked every day.

Have you ever worked to improve your health or wellness?

I had my gall bladder removed when I was 17. I had lost a lot of weight – I had to get up, exercise, eat healthy to get that back. Now, I try to eat healthy and spend at least 10 minutes a day at least stretching or exercising. If you don't use it, you lose it!

What's the best piece of advice or health advice you've received?

Always try to stay active!

What's your favorite food?

It's not eating healthy, but spaghetti! I'm making it tonight. And strawberries.

What is your favorite TV show or movie?

Criminal Minds. Anything like that. I'm not one to watch reality TV. It's all fake anyway.

Who makes up your family?

Me and my two dogs!

What do you enjoy doing outside of work?

I like to bowl. And to play volleyball – especially in the summer. Sand volleyball is way harder than regular volleyball; your feet sink in and you have to get going from that.

Kayla is another of the many team members at Liberty HealthShare who are committed to helping our members with their healthcare situations. Watch for more profiles of dedicated team members in upcoming newsletters!

A MESSAGE TO OUR MEMBERS ABOUT COVID-19

At Liberty HealthShare, our first priority is our members and helping you and your family stay healthy. As we monitor ongoing developments and safety information related to the Coronavirus (COVID-19), we are following guidelines from public health authorities, including the Centers for Disease Control (CDC), and our own operational preparedness plan to ensure business continuity, while working to protect the well-being of our members and our employees.

A CHRISTIAN RESPONSE TO COVID-19

We are in an unusual and uncomfortable place around the world – fighting together this virus referred to by some as a silent or hidden enemy. Because of the unknown, all of us may find it difficult to avoid higher levels of stress, sleeplessness, and even panic to some degree.

How do Christians handle this kind of a challenge, and what makes us different from others? The Bible speaks often of our hope, and in fact in 1 Peter 3:15 we read:

"But have reverence for Christ in your hearts, and honor him as Lord. Be ready at all times to answer anyone who asks you to explain the hope you have in you..." –1 Peter 3:15, GNT

<u>Click here to read more (https://www.libertyhealthshare.org/blog/a-christian-response-to-covid-19)</u> of Pastor Wes Humble's action plan for people of faith.

OUR OFFICES REMAIN IN OPERATION

This is an evolving situation and we are taking the essential steps to help us avoid any potential disruptions the virus may cause in servicing our members.

As COVID-19 continues to impact our nation, we would like to share important direction that Liberty HealthShare has received from our Governor, Mike DeWine to implement throughout Ohio, where Liberty's corporate offices are located.

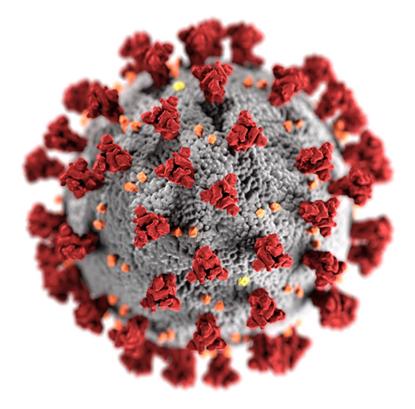
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 Payment Address: PO Box 771972, Detroit, Michigan 48277-1972

If you do call us and we are unable to take your call, please leave a voicemail for the appropriate department. We will return your call as soon as we are able to.



COVID-19 TESTING IS ELIGIBLE FOR SHARING

- If you are experiencing symptoms and your doctor recommends you be tested for COVID-19, the cost of the COVID-19 test will be shareable through your Liberty HealthShare membership.
- If you think you have been exposed to COVID-19, please contact your healthcare provider immediately and don't prolong treatment.
- There is, at present, no vaccine for COVID-19. Should one become available, it will be shareable via your Liberty HealthShare membership.
- Eligible medical expenses related to the testing and treatment of COVID-19 can be shared according to our guidelines and your program level, including testing, labs, emergency room, hospital, etc.

WHAT IS COVID-19?

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WHAT ARE THE SYMPTOMS OF COVID-19?

Symptoms of the coronavirus can range from mild to severe. Older adults and people with serious medical conditions such as heart disease, diabetes, and lung disease are at a higher risk of becoming ill from the virus. Symptoms of COVID-19 may appear 2-14 days after exposure and may include:

- Cold-like symptoms
- Fever
- Shortness of breath

Again, if you think you have been exposed to COVID-19, please contact your healthcare provider immediately.



WAYS TO PREVENT INFECTION AND THE SPREAD OF COVID-19

During this uncertain time, ensure that you are caring for your health and protecting the health of those near you with these common-sense practices:

- Wash your hands frequently and thoroughly.
- Avoid touching your eyes, nose and mouth.

- Cover your mouth and nose with a tissue when coughing or sneezing. Cough or sneeze into the inside of your elbow.
- Throw used tissues in the trash.
- Clean and disinfect frequently-touched objects and surfaces using a regular household cleaning spray or wipe.

If you have concerns or questions about COVID-19 reach out to your local healthcare provider. For updated information on COVID-19, you can check the <u>Centers for Disease</u> <u>Control (https://www.cdc.gov/coronavirus/2019-ncov/summary.html)</u>'s official site.

FACTUAL INFORMATION AND RESOURCES RELATED TO COVID-19

There are many outlets reporting on COVID-19, but the CDC should be the main source to consult for the most accurate and reliable information. For facts and updates you can trust, we recommend their website – <u>www.cdc.gov (http://www.cdc.gov)</u>. The CDC also provides a <u>State & Territorial Health Department directory</u>,

(https://www.cdc.gov/publichealthgateway/healthdirectories/healthdepartments.html) where you can find your own state department of health website and check for news on how the virus is affecting areas near you.

In addition, <u>here is a short video (https://www.youtube.com/watch?</u> <u>v=KtwScfv0wpU&feature=youtu.be)</u> discussing COVID-19 featuring a member of the Liberty HealthShare Board of Advisors and former Food and Drug Administration Associate Commissioner, Peter Pitts.

If you have concerns or questions about COVID-19, reach out to your local healthcare provider. For updated information on COVID-19, you can check the <u>Centers for Disease</u> <u>Control (https://www.cdc.gov/coronavirus/2019-ncov/summary.html)</u>'s official site.

A Christian response to COVID-19

March 19th, 2020



We are in an unusual and uncomfortable place around the world – fighting together this virus referred to by some as a silent or hidden enemy. Because of the unknown, all of us may find it difficult to avoid higher levels of stress, sleeplessness, and even panic to some degree.

How do Christians handle this kind of a challenge, and what makes us different from others? The Bible speaks often of our hope, and in fact in 1 Peter 3:15 we read:

"But have reverence for Christ in your hearts, and honor him as Lord. Be ready at all times to answer anyone who asks you to explain the hope you have in you..." –1 Peter 3:15, GNT As we walk through the next few weeks or months and changes come to our freedoms and access to things we usually expect on-demand, we will have to make adjustments in our attitudes and in our actions. Align your response with God's word and use this time to strengthen and deepen your faith.

Action plan:

- Resist fear: Fear is based on the unknown and things we hear, see, or read. Many times much of this is not accurate or we don't have the information we need to know the difference. Fear will rise up within you. Resist this! In Ephesians 6 we are reminded that we have the full armor of God that allows us to resist the evil one. Fear never comes from God.
- Remember your faith: Faith is the gift of God to each of us, and the more we trust Him the stronger our faith becomes. When God delivered Israel from terrible slavery in the Old Testament, it was with one miracle after another. When they walked out of the Red Sea and the incredible spectacle of God's deliverance, it wasn't long until they were complaining and murmuring about no water and no meat. Instead of asking this powerful God that had delivered them, they desired to go back into the devastating bondage of slavery! Grow your faith. Give God a chance to rise up and show Himself on your behalf. Be strong in the Lord and be of good courage. Read Hebrews 11 and let God boost your faith.
- Rejoice in your Heavenly Father: When we are afraid, there is nothing like a father to turn to. While you may not have an earthly father, Christians have a Heavenly Father who cares deeply for them. He knows exactly what is going on and we trust Him with our very lives. He has gone to prepare a place for us, and everything that happens on this earth is only a stepping stone to eternity, which will have no fear, no tears, no sickness or death. There will be no pandemics. What a great God we serve and worship.

"... Be filled with the Holy Spirit, singing psalms and hymns and spiritual songs among yourselves, and making music to the Lord in your hearts. And give thanks for everything to God the Father in the name of our Lord Jesus Christ." –Ephesians 5:18-20, NLT

Please know that the Pastoral Care team and the Ministry and Community Relations team at Liberty HealthShare are praying for you every day and asking God to protect you and walk beside you, giving you an abundance of His peace.



Pastor Wes Humble Executive Director of Ministry and Community Relations at Liberty HealthShare

In times of crisis, trust in our rock and salvation

March 18th, 2020

Let all that I am wait quietly before God, for my hope is in him. He alone is my rock and my salvation, my fortress where I will not be shaken... O my people, trust in him at all times. Pour out your heart to him, for God is our refuge. –Psalm 62:5-6, 8 NLT



When times of great challenge face us as human beings, we begin to evaluate things that matter most. We sort through the news and social media, trying to find out the truth of what is really happening. We are vulnerable as humans and may experience fear and anxiety.

For those of us that believe in God and trust in God, we can turn to His word for strength and His presence in our lives. Crisis generally turns our hearts and heads toward God in a pretty intense manner. This is not a negative thing. Speak your confidence to Him through prayer. Share your faith with your family and even use biblical or historical examples of God's care for His people.

As the scripture above says, wait quietly before God. He is our rock, salvation and fortress. Make Him your refuge and trust Him to give you peace even in the midst of an event that has shaken the world. He, alone, is our hope and strength.

I am praying for all of you.

Pastor Wes Humble

Executive Director of Ministry and Community Relations

February Liberty HealthShare HealthTrac graduates

March 15th, 2021

Adams Dinah
Aultman Lin
Barney Janette
Belenchia Josh
Bese Michelle
Boggess Robert
Branson Brian
Copley Jack
Erickson Rhonda
Evans Ken
Fischer Karl
Gorman Deborah
Hangay Lilla
Hanlon Debra
Harris Cola
Helms Debora
Hensgens April

Hill William
Hoffman Joel
Hornsby Daniel
Horton Robert
Jimenez Frank
Kizer John
Larson Craig
Lemay Susan
Macrafic Cindy
Martin Heide
Matthews Kimberly
McDonald Thomas
Millett Peter
Myrick Carl
Orton Brent
Rimola Julie
Rogers Miriam
Ryan Bret
Sarkissian David
Skipper Kim
Stephens Tina
Stewart Scott
Stilo Rob
Stockdale Mary-Beth
Stryker Deborah

Sutherby Damin Walker Greg Watkins Tanya